

FORSYTH INSURANCE AGENCY, INC.

PHONE 402 483-7861 FAX 402 483-4760
1265 SO. COTNER BLVD., SUITE #21
LINCOLN, NEBRASKA 68510
stevem@forsythins.com

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CAMP INSURANCE - IS IT NEEDED?

Any coach who is running a private camp, especially if a charge is made and paid to the camp / coach, **may not be protected** by the school system's, or any other, insurance coverage. If the camp is held on school property &/or hosting a camp is within the scope of the employment expectations &/or camp fees are paid directly to the school, then the school system's coverage MAY extend to include the camp.

Some facts you should know:

- The Nebraska Coaches Association policy covers individual member coaches only. It does not provide liability protection to the camp itself, to the school system or to any other venue.
- Coaches, trainers or assistants who are not NCA members are not covered by the NCA policy for their activities at a camp, even if the camp is owned / operated by a member coach.
- The Nebraska School Activities Association policy provides coverage only for the 9 months school is in session. Most camps occur during the summer months or when school is not in session.
- The insurance policy for the school system will typically protect a coach while acting within the scope of his duties or contract requirements. The school system's policy usually will **not extend** to a separate or private income producing venture, even if it is held on their property, unless it has sanctioned that activity or camp.
- If the school system or other venue makes a charge (to you as an outside vendor) to use their facility for camp activities, the camp is **probably not covered** by the school system's insurance.
- If the camp accepts participants from outside the school district or from other schools, whether a fee is charged or not, the camp is **probably not covered** by the schools district's insurance.
- If a camper or participant is injured while at a camp, assuming there is no negligence by a covered coach, the only coverage for the medical bills would be from the parent's personal health insurance.
- If a camp hires &/or pays other coaches, trainers or assistants, a Workers Compensation policy should be purchased to satisfy State law.

Insurance coverage for camps IS available from local Independent Insurance Agents. The following protection should be considered:

- General Liability – covers injury caused by negligent acts of the coaches, trainers or assistants. The school system or venue can be included as an Additional Insured. Sexual Abuse / Harassment and participant Medical Payments are typically excluded.
- Excess Accidental Medical payments coverage will reimburse deductible or co-insurance penalties and certain other expenses not covered by primary health insurance
- Workers Compensation provides payment for medical expenses and lost wages for paid camp staff resulting from a work related injury as required by State Statutes.

For more information, contact your local insurance agent, school system risk manager or call Steve Mason at Forsyth Insurance Agency to discuss.